

Dental Plan Summary

Regular and Local 587 Employees



Dental coverage is provided by Washington Dental Service. You can use any dentist you wish, but the benefits are generally higher (your out-of-pocket expenses are less) and the dentist automatically files your claim if you see a WDS dentist (most dentists in Washington participate in the WDS plan).

WDS increases your payment levels through an incentive program as long as you see your dentist each year:

- For diagnostic and preventive services as well as basic services, the payment level starts at 70% and increases 10% in January of each year until you reach 100% (if you don't see the dentist during the calendar year your payment level is reduced to the next lower payment level, but never below 70%)
- For major restorative services the payment level increases from 70% to 80%, then to 85%.

If you're a new hire, coverage begins at the 70% incentive level; levels "earned" under another group plan don't apply to the county plan. However, incentive levels are adjusted based on previous participation in the county plan if you're a:

- Recalled or reinstated employee
- Rehired employee who's continued county coverage uninterrupted under COBRA between your previous county employment and rehire (if county coverage has been interrupted, new hire incentive levels apply).

| Washington Dental Service | |
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| Annual deductible (doesn't apply to diagnostic and preventive services, orthodontic services or accidental injuries) | \$25/person, \$75/family |
| Annual maximum benefit (doesn't apply to orthodontic or TMJ services) | \$2,000/person |
| Covered Expense | WDS Pays |
| Diagnostic and preventive services (exams, cleanings and x-rays) | 70%-100% based on patient's incentive level (deductible doesn't apply) |
| Basic services (crowns, extractions, fillings, etc.) | 70%-100% based on patient's incentive level |
| Major services – restorative (crowns and onlays) | 70%-85% based on patient's incentive level |
| Major services – prosthodontics (dentures, fixed bridges and implants) | 70% (incentive levels don't apply) |
| Orthodontic services for adults and children | 50% up to a \$2,500 lifetime maximum (deductible and incentive levels don't apply; benefit doesn't apply to the annual maximum benefit) |
| Night (occlusal) guards | 50% (incentive levels don't apply; your medical plan may provide additional coverage) |
| Temporomandibular joint (TMJ) disorders | 50% up to a \$500 lifetime maximum for non-surgical treatment and appliances (incentive levels don't apply and this benefit doesn't apply to the annual maximum benefit; your medical plan may provide additional coverage) |
| Accidental injury | 100% for covered expenses incurred within 180 days of accident (deductible doesn't apply) |